

# So You Want to Remove Hard Inquiries?

People claim: "12 inquiries removed in 3 hours!"

Others say: "Account closed, blacklisted forever"

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**Let's talk about what ACTUALLY works in 2025**

The evidence, the legal framework, and why the game changed

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# What's Good MoneyCodez Family

Joel here. Last week we dropped that 40-minute deep dive on credit limit increases and Apple Card strategies...

Posted the slides in our community so you can study them.

One of y'all asked: *"Can you do hard inquiry removal?"*

Instead of one massive 40-minute video, I'm splitting this into 2 episodes so you can digest and apply.

**Quick question:** Do you prefer 40-minute deep dives or shorter episodes? Drop it in the comments!

# Your 2-Part Inquiry Removal System

## Episode 1 (Today):

The phone method that works + legal framework  
What you can and CAN'T legally remove  
Go/No-Go decision matrix

## Episode 2 (Next Week):

How verification actually works + optional security freezes  
When freezes help and when they don't  
Written disputes + escalation tactics

Let's get into it...

# Let's Put Inquiries In Perspective

**3-5**

Points per inquiry

**10%**

Of FICO score

**12mo**

Scoring impact

## The Real Impact:

- Each inquiry = ~3-5 points (FICO range varies)
- Inquiries = 10% of score vs. 35% for payment history
- Utilization matters WAY more (30% of score)

## So Why Do People Obsess?

Too many inquiries = instant denial (even with 750+ score)  
Some lenders auto-reject at 6+ inquiries in 6 months

**Bottom line:** Fix payment history and utilization first, but inquiries can be the final blocker

# What The Law Actually Says

## Fair Credit Reporting Act (FCRA) - Your Protection

Federal law that regulates credit bureaus and what they can report

### Key Sections You Need:

#### Unauthorized Inquiries:

FCRA §604 - Permissible Purpose Required

They must have permissible purpose and your authorization

#### Unverifiable Inquiries:

FCRA §611 - Bureau Must Verify or Delete

If the furnisher can't verify, the bureau should delete

#### Investigation Required:

FCRA §611(a)(1)(A) - 30 Day Investigation

30 days to investigate (can extend if you add info during)

# The Phone Method That Works

## Bureau Phone Numbers (as of August 2025):

**Experian:**

1-888-397-3742

Alt: 855-414-6048

**TransUnion:**

1-800-916-8800

**Equifax:**

1-866-349-5191

Current success: Experian ~65% • TransUnion ~45% • Equifax ~25%

### Phone Tree Navigation (Experian):

Say: "Fraud department" → "Start a dispute" → Press 3 for identity theft

### Your Script:

"I'm disputing unauthorized inquiries. Under FCRA, anything the bureau can't verify should be deleted. Here the dates and creditors: [list them]"

### If They Push Back:

"Please open the dispute and note no permissible purpose. If marked verified, provide method of verification"

**Important:** Get a case/confirmation number and note the rep's name and time

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# Real Talk: What Can Be Removed?

**You CANNOT legally remove inquiries you authorized**

Lying about this = fraud = federal crime

## **BUT... You CAN Remove:**

- Actually unauthorized (dealership ran 8 when you said 1)
- Identity theft cases (with police report)
- Unverifiable (they can't prove authorization)
- No permissible purpose shown

**The opportunity:** Some inquiries end up unverifiable when you document properly

# Common Example: The Dealership Shotgun

// *Went to a dealership. Told them check with ONE bank.*

*Next day: 11 hard inquiries on my report.*

## Why This Is Removable:

- ✓ You authorized ONE credit check
- ✓ They ran ELEVEN without specific permission
- ✓ 10 are potentially unauthorized under FCRA §604

## Prevention Tips:

- "I authorize one hard pull with [lender]. No additional pulls without my written consent."
- Bring a credit union pre-approval to cap pulls

# Inquiry Aging & Impact

10%

Of your credit score

6mo

Peak impact period

24mo

Falls off completely

0-6

## Maximum Impact

Every inquiry screams "credit seeking"

6-12

## Impact Fading

Still visible but less weight

12+

## No Score Impact

Most FICO models stop scoring; visible until 24mo

# Which Bureau to Call First?

## Experian (Start Here)

Generally more flexible by phone  
Often most responsive, per community reports

## TransUnion (Second)

Mixed outcomes; rep-dependent  
Results vary by representative

## Equifax (Last Resort)

Frequently requests written disputes  
Stricter by phone than other bureaus

Start with Experian for momentum, then work down



# CRITICAL: Never Do This

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*"Disputed inquiry tied to my Chase card. They closed ALL 3 cards. \$45K in limits. Gone. Blacklisted from Chase fore*

## The Account Closure Domino Effect:

- You dispute inquiry tied to open account
- Bureau notifies the bank immediately
- Bank sees this as "fraud claim"
- All accounts frozen within hours
- Permanent closure + industry blacklist

**NEVER dispute inquiries tied to ANY open account. EVER.**



# The Dangerous "Hack" to Avoid

## What Some "Gurus" Teach:

"Apply for a card, then immediately call claiming fraud to remove the inquiry"

*They say: "Get the card without the hard pull!"*

## This Is Wire Fraud - 18 U.S.C. § 1343

- Making false fraud claims = up to 20 years prison
- Banks share fraud databases (Early Warning Services)
- You get flagged across ALL banks
- Accounts closed + permanent blacklist
- Can lose existing banking relationships

18 U.S.C. § 1343 - Fraud by wire, radio, or television

## Short-term "win" = Long-term disaster

Is saving 5 points worth federal charges and banking exile?

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# Your Go/No-Go Decision Matrix

## ✓ SAFE TO PROCEED

- Actually unauthorized (you didn't apply)
- NO account was opened
- You have documentation
- Clear case of exceeding consent

## ⚠ PROCEED WITH CAUTION

- Unclear if authorized
- Applied but got denied
- Limited documentation
- Memory fuzzy on details

## 🚫 DO NOT TOUCH

- Tied to ANY open account
- You definitely applied
- No documentation at all
- Clear authorization given

# When Phone Disputes Fail

1

## Certified Mail Dispute

30-day reinvestigation per FCRA §611

2

## Contact the actual creditor (not bureau)

Demand proof: signed app, recording, authorization

3

## Email CEO (find via Google: "[Bank] CEO email")

Gets routed to executive team • "Fix in 15 days or I file state complaint"

4

## File complaint: "[Your state] AG consumer complaint"

Online form • Attach all your documentation

**Note:** CFPB complaint optional for recordkeeping; 2025 responses vary

# Next Episode: The Complete System

## Episode 2: Advanced Tactics

How verification actually works behind the scenes

e-OSCAR • Secondary bureaus • Furnisher responses

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*"Froze secondary bureaus before disputing. Bureau couldn't auto-verify. 5 of 6 inquiries removed after manual review."*

### You'll Learn:

- ✓ When security freezes may help (and when they don't)
- ✓ Written dispute templates that work
- ✓ Direct-to-furnisher demand letters
- ✓ State-specific consumer protection resources

# Screenshot This: The 3 Rules

## Never Forget These

Rule #1: Only dispute truly unauthorized pulls

Rule #2: NEVER touch inquiries tied to open accounts

Rule #3: Document everything - screenshots, case numbers, rep names

Follow these or risk losing everything

# Your Move

Can you remove inquiries? **Yes, if truly unauthorized.**

Should you dispute legitimate ones? **Never.**

What's your first step? **Check your reports NOW.**

**Information + Action = Transformation**

No more wondering. You know exactly what to do.

Drop a comment: How many inquiries you got?

Episode 2 drops next week. Until then...

**Keep building. Peace! 🕊️**

# Real Credit Education

No BS. No scams. Just what actually works.

**Subscribe + Hit the Bell**

Evidence-based strategies that protect you

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See you in Episode 2

*Educational purposes only • Results vary • Consult a consumer law attorney when in doubt*

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